

IN THE CLAIMS:

Please amend Claims 25, 31, and 36 as follows:

25. **(Currently Amended)** A system ~~operating on one or more computers~~ for providing one or more financial transaction services to participants in connection with commercial transactions involving the participants, comprising:

one or more computers;

means for storing registration information for one or more types of transactions available to participants through a computer-implemented marketplace;

means for storing participation criteria for each participant which specifies one or more types of transactions in which the participant is willing to participate in association with the marketplace, each participant being pre-qualified to enter into the one or more types of transactions specified in the participation criteria for the participant;

means for providing one or more processes each configured to provide an associated financial transaction service for one or more participants in connection with ongoing transactions involving the participants;

means for initiating a selected process in response to a specified event associated with an ongoing transaction, according to the registration information and participation criteria, to provide a corresponding financial transaction service to at least one participant involved in the ongoing transaction; and

means for monitoring activities of the at least one participant in the ongoing transaction to assess whether the participant should continue to be pre-qualified to participate in transactions of the same type as the ongoing transaction.

31. **(Currently Amended)** A method, performed at a computer-implemented marketplace, for settling a commercial transaction between a buyer and a seller, comprising:

receiving an order for at least one item from the buyer, the buyer being associated with stored participation criteria accessible to the marketplace that specifies one or more types of transactions in which the buyer is willing to participate in association with the marketplace, the participation criteria indicating that the buyer is willing to participate in purchase transactions, the buyer being pre-qualified by [[the]] one or more computers to enter into the one or more types of transactions specified in the participation criteria for the buyer, the order received from the buyer initiating a purchase transaction;

communicating the order to the seller for fulfillment of the order;

receiving notification from the seller in response to shipping of the item;

receiving notification from the buyer in response to acceptance of the item;

communicating payment instructions to at least one financial agent associated with the buyer;

receiving payment from the financial agent associated with the buyer;

communicating the payment to a financial agent associated with the seller;

receiving notification from the seller in response to acceptance of the payment
communicating accounting information reflecting settlement of the transaction; and

monitoring by the one or more computers activities of the buyer in the purchase transaction to assess whether the buyer should continue to be pre-qualified to participate in purchase transactions.

36. **(Currently Amended)** A marketplace for settling a commercial transaction between a buyer and a seller, comprising:

[[by]] one or more computers;

means for receiving an order for at least one item from the buyer, the buyer being associated with stored participation criteria accessible to the marketplace that specifies one or more types of transactions in which the buyer is willing to participate in association with the marketplace, the participation criteria indicating that the buyer is willing to participate in purchase transactions, the buyer being pre-qualified to enter into the one or more types of transactions specified in the participation criteria for the buyer, the order received from the buyer initiating a purchase transaction;

means for communicating the order to the seller for fulfillment of the order;

means for receiving notification from the seller in response to shipping of the item;

means for receiving notification from the buyer in response to acceptance of the item;

means for communicating payment instructions to at least one financial agent associated with the buyer;

means for receiving payment from the financial agent associated with the buyer;

means for communicating the payment to a financial agent associated with the seller;

means for receiving notification from the seller in response to acceptance of the payment

means for communicating accounting information reflecting settlement of the transaction; and

means for monitoring activities of the buyer in the purchase transaction to assess whether the buyer should continue to be pre-qualified to participate in purchase transactions.